

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kevin L Blessing  
Lisa M Blessing  
Debtors

Case No. 16-01239-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Mar 17, 2021

User: AutoDocket  
Form ID: 3180W

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2021:**

Recip ID	Recipient Name and Address
db	#+ Kevin L Blessing, 123 N Center St, Frackville, PA 17931-1203
jdb	+ Lisa M Blessing, 1156 Poplar St, Kulpmont, PA 17834-1612
cr	+ HSBC BANK USA, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ HSBC Bank USA, National Association, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ SPECIALIZED LOAN SERVICING, LLC, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Specialized Loan Servicing, LLC, 14841 Dallas Parkway, Suite 425, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4767689	+ Capital One, PO Box 3115, Milwaukee, Wisconsin 53201-3115
4767692	+ Commonwealth Health System, 245 Main St, Scranton, PA 18519-1641
4815843	HSBC BANK USA, NATIONAL ASSOCIATION ET AL, WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD EAGAN, MN 55121-7700
5175023	+ HSBC Bank USA, National Association, c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4875122	Lendmark Financial Services, LLC, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., One Montgomery Plaza, Suite 706, 425 Swede Street Norristown, PA 19401
4767700	+ Main Street Acquisition Corp, 7473 West Lake Mead Road, Suite 216, Las Vegas, NV 89128-0265
4767701	+ Mariner Finance, 1157 Merrit Blvd, Baltimore, MD 21222-1438
4805853	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
4767705	+ PPL Gold Credit Union, 827 Hausman Rd, Allentown, PA 18104-9392
4767704	+ PPL Gold Credit Union, 4703 Hamilton Blvd, Allentown, PA 18103-6066
5175022	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4767712	+ Wilkes Barre General Hospita, 575 N River St, Wilkes Barre, PA 18764-0001

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: WFFC.COM	Mar 17 2021 22:43:00	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
4795769	EDI: AIS.COM	Mar 17 2021 22:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4767687	+ EDI: RMCB.COM	Mar 17 2021 22:43:00	American Medical Collection, 4 Westchester Plaza, Elmsford, NY 10523-1615
4767688	+ Email/Text: bankruptcy@cavps.com	Mar 17 2021 18:59:00	Calvary Porfolio Service, PO Box 27288, Tempe, AZ 85285-7288
4767690	+ EDI: CAPITALONE.COM	Mar 17 2021 22:43:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
4787776	EDI: CAPITALONE.COM		

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		Mar 17 2021 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4812712	EDI: BL-BECKET.COM		
		Mar 17 2021 22:43:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4767691	+ EDI: WFNNB.COM		
		Mar 17 2021 22:43:00	Commenity Bank Peebles, PO BOX 182789, Columbus, OH 43218-2789
4800077	+ EDI: CRFRSTNA.COM		
		Mar 17 2021 22:43:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4767693	+ EDI: CRFRSTNA.COM		
		Mar 17 2021 22:43:00	Credit First National Association, BK 16 Credit Operations, PO Box81315, Cleveland, OH 44181-0315
4767695	+ Email/PDF: creditonebknofications@resurgent.com		
		Mar 17 2021 19:11:28	Credit One Bank, PO Box 98873, Las Vegas, Nevada 89193-8873
4767694	+ Email/PDF: creditonebknofications@resurgent.com		
		Mar 17 2021 19:13:29	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
4780310	EDI: FORD.COM		
		Mar 17 2021 22:43:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
4767697	EDI: FORD.COM		
		Mar 17 2021 22:43:00	Ford Motor Credit Company LLC, PO Box 6275, Dearborn, MI 48121
4767696	+ EDI: AMINFOFP.COM		
		Mar 17 2021 22:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls , SD 57107-0145
4767698	+ EDI: HFC.COM		
		Mar 17 2021 22:43:00	HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
4767699	+ Email/Text: PBNCNotifications@peritussservices.com		
		Mar 17 2021 18:58:00	Kohls Department Store Capital One, PO Box 3115, Milwaukee, WI 53201-3115
4840077	Email/Text: ktramble@lendmarkfinancial.com		
		Mar 17 2021 18:58:00	Lendmark Financial Services LLC, 2118 Usher Street, Covington, GA 30037
4840078	Email/Text: ktramble@lendmarkfinancial.com		
		Mar 17 2021 18:58:00	Lendmark Financial Services LLC, 2118 Usher Street, Covington, GA 30037, Lendmark Financial Services LLC, 2118 Usher Street, Covington, GA 30037
4804678	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Mar 17 2021 19:11:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4807402	+ EDI: MID8.COM		
		Mar 17 2021 22:43:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4767702	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Mar 17 2021 19:15:26	Merrick Bank Credit Card B 14, PO Box 1500, Draper, UT 84020-1500
4767703	EDI: PRA.COM		
		Mar 17 2021 22:43:00	Portfolio Recovery Assoc, 120 Corporate Blvd, Norfolk, VA 23502
4815864	EDI: PRA.COM		
		Mar 17 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4808056	+ EDI: JEFFERSONCAP.COM		
		Mar 17 2021 22:43:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4807376	EDI: Q3G.COM		
		Mar 17 2021 22:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4794711	EDI: Q3G.COM		
		Mar 17 2021 22:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4777399	EDI: AGFINANCE.COM		
		Mar 17 2021 22:43:00	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
4767706	+ EDI: AGFINANCE.COM		
		Mar 17 2021 22:43:00	Springleaf Finan Services, PO Box 9, Shamokin Dam, PA 17876-0009

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4767707	+ EDI: RMSC.COM	Mar 17 2021 22:43:00	Syncrony Bank, PO Box 965060, Orlando, Florida 32896-5060
4767708	+ EDI: RMSC.COM	Mar 17 2021 22:43:00	Syncrony Bank Walmart, PO Box 965060, Orlando, FL 32896-5060
4767709	+ EDI: VERIZONCOMB.COM	Mar 17 2021 22:43:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
4767710	+ EDI: BLUESTEM	Mar 17 2021 22:43:00	Webbank Fingerhut, 6250 Ridgewood ROA, Saint Cloud, MN 56303-0820
4767711	+ EDI: WFFC.COM	Mar 17 2021 22:43:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court; Lendmark Financial Services LLC., 2118 Usher Street, Covington, GA 30014
4875123	*	Lendmark Financial Services, LLC, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Craig H. Fox	on behalf of Creditor Lendmark Financial Services LLC. Bankruptcy@Foxandfoxlaw.com cfox@foxandfoxlaw.com; foxandfoxattorneysatlaw@gmail.com
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
James Warmbrodt	on behalf of Creditor HSBC Bank USA National Association as Trustee for MASTR Reperforming Loan Trust 2005-1 bkgroup@kmlawgroup.com
Mario John Hanyon	on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR et al. pamb@fedphe.com, mario.hanyon@brockandscott.com
Robert Spielman	

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on behalf of Debtor 1 Kevin L Blessing bobspielman@yahoo.com rssecty@yahoo.com

Robert Spielman

on behalf of Debtor 2 Lisa M Blessing bobspielman@yahoo.com rssecty@yahoo.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<u>Kevin L Blessing</u>	Social Security number or ITIN	xxx-xx-9396
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa M Blessing</u>	Social Security number or ITIN	xxx-xx-9874
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:16-bk-01239-RNO			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin L Blessing

Lisa M Blessing

3/17/21**By the court:** Robert N. Opel II  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**